

| | | | |
|---------------------------------|--|-------------------------------|----------------------|
| <i>SERFF Tracking Number:</i> | <i>ZURC-125650996</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Universal Underwriters Insurance Company</i> | <i>State Tracking Number:</i> | <i>EFT \$50</i> |
| <i>Company Tracking Number:</i> | <i>CW GL 26102</i> | | |
| <i>TOI:</i> | <i>17.1 Other Liability - Claims Made Only</i> | <i>Sub-TOI:</i> | <i>17.1022 Other</i> |
| <i>Product Name:</i> | <i>Pollution Liability Policy - Revision</i> | | |
| <i>Project Name/Number:</i> | <i>CW GL 26102 - Pollution Liability Policy - Revision/CW GL 26102</i> | | |

Filing at a Glance

Company: Universal Underwriters Insurance Company

Product Name: Pollution Liability Policy - Revision SERFF Tr Num: ZURC-125650996 State: Arkansas

Revision

TOI: 17.1 Other Liability - Claims Made Only

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 17.1022 Other

Co Tr Num: CW GL 26102

State Status: Fees verified and received

Filing Type: Form

Co Status: Not Applicable

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Author: Patricia Chudik

Disposition Date: 05/28/2008

Date Submitted: 05/19/2008

Disposition Status: Approved

Effective Date Requested (New): 08/02/2008

Effective Date (New):

Effective Date Requested (Renewal): 09/01/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: CW GL 26102 - Pollution Liability Policy - Revision

Status of Filing in Domicile: Authorized

Project Number: CW GL 26102

Domicile Status Comments:

Reference Organization: NA

Reference Number: NA

Reference Title: NA

Advisory Org. Circular: NA

Filing Status Changed: 05/28/2008

State Status Changed: 05/28/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We wish to submit a revised Page 8 of our Pollution Liability Policy. We have revised the limit from \$25,000 to \$100,000 for Endorsement No. 2 - Emergency Cleanup Costs (Your Location) under The Most We Will Pay.

At this time, we also wish to withdraw Endorsement No. 0010 - Higher Limits - Emergency Cleanup Costs (Your Location) (Edition 1-99). The change to Endorsement 2 on page 8 of the Pollution Liability Policy eliminates the need for Endorsement No. 0010.

| | | | |
|--------------------------|---|------------------------|---------------|
| SERFF Tracking Number: | ZURC-125650996 | State: | Arkansas |
| Filing Company: | Universal Underwriters Insurance Company | State Tracking Number: | EFT \$50 |
| Company Tracking Number: | CW GL 26102 | | |
| TOI: | 17.1 Other Liability - Claims Made Only | Sub-TOI: | 17.1022 Other |
| Product Name: | Pollution Liability Policy - Revision | | |
| Project Name/Number: | CW GL 26102 - Pollution Liability Policy - Revision/CW GL 26102 | | |

We request that this filing becomes effective August 2, 2008, for new business, and September 1, 2008, for renewal business.

Company and Contact

Filing Contact Information

| | |
|----------------------------------|-------------------------|
| Patricia Chudik, Product Analyst | pat.chudik@zurichna.com |
| 1400 American Lane | (847) 605-7714 [Phone] |
| Schaumburg, IL 60196-1056 | (847) 605-7768[FAX] |

Filing Company Information

| | | |
|--|-----------------------------------|-------------------------------------|
| Universal Underwriters Insurance Company | CoCode: 41181 | State of Domicile: Kansas |
| 7045 College Blvd. | Group Code: 212 | Company Type: Property and Casualty |
| Overland Park, KS 66211 | Group Name: Zurich North American | State ID Number: |
| (800) 821-7803 ext. [Phone] | FEIN Number: 43-1249228 | |
| | ----- | |

Filing Fees

| | |
|------------------|---|
| Fee Required? | Yes |
| Fee Amount: | \$50.00 |
| Retaliatory? | No |
| Fee Explanation: | Arkansas's fee is \$50 per form filing. |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--|---------|----------------|---------------|
| Universal Underwriters Insurance Company | \$50.00 | 05/19/2008 | 20384967 |

| | | | |
|---------------------------------|--|-------------------------------|----------------------|
| <i>SERFF Tracking Number:</i> | <i>ZURC-125650996</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Universal Underwriters Insurance Company</i> | <i>State Tracking Number:</i> | <i>EFT \$50</i> |
| <i>Company Tracking Number:</i> | <i>CW GL 26102</i> | | |
| <i>TOI:</i> | <i>17.1 Other Liability - Claims Made Only</i> | <i>Sub-TOI:</i> | <i>17.1022 Other</i> |
| <i>Product Name:</i> | <i>Pollution Liability Policy - Revision</i> | | |
| <i>Project Name/Number:</i> | <i>CW GL 26102 - Pollution Liability Policy - Revision/CW GL 26102</i> | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|---------------|-------------------|-------------------|-----------------------|
| Approved | Edith Roberts | 05/28/2008 | 05/28/2008 |

| | | | |
|---------------------------------|--|-------------------------------|----------------------|
| <i>SERFF Tracking Number:</i> | <i>ZURC-125650996</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Universal Underwriters Insurance Company</i> | <i>State Tracking Number:</i> | <i>EFT \$50</i> |
| <i>Company Tracking Number:</i> | <i>CW GL 26102</i> | | |
| <i>TOI:</i> | <i>17.1 Other Liability - Claims Made Only</i> | <i>Sub-TOI:</i> | <i>17.1022 Other</i> |
| <i>Product Name:</i> | <i>Pollution Liability Policy - Revision</i> | | |
| <i>Project Name/Number:</i> | <i>CW GL 26102 - Pollution Liability Policy - Revision/CW GL 26102</i> | | |

Disposition

Disposition Date: 05/28/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ZURC-125650996 State: Arkansas

Filing Company: Universal Underwriters Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: CW GL 26102

TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1022 Other

Product Name: Pollution Liability Policy - Revision

Project Name/Number: CW GL 26102 - Pollution Liability Policy - Revision/CW GL 26102

| Item Type | Item Name | Item Status | Public Access |
|---------------------|--|-------------|---------------|
| Supporting Document | Uniform Transmittal Document-Property & Casualty | Approved | Yes |
| Supporting Document | Explanatory memorandum and copy of original page 8 | Approved | Yes |
| Form | Pollution Liability Policy | Approved | Yes |
| Form | Higher Limits - Emergency Cleanup Costs | Withdrawn | Yes |

SERFF Tracking Number: ZURC-125650996 State: Arkansas

Filing Company: Universal Underwriters Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: CW GL 26102

TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1022 Other

Product Name: Pollution Liability Policy - Revision

Project Name/Number: CW GL 26102 - Pollution Liability Policy - Revision/CW GL 26102

Form Schedule

| Review Status | Form Name | Form # | Edition Date | Form Type Action | Action Specific Data | Readability | Attachment |
|---------------|---|--------|--------------|----------------------------------|---|-------------|--------------------------------------|
| Approved | Pollution Liability Policy | UU4788 | 6-2007 | Policy/Coverage Form | Replaced Form #: UU4788 (12/90) p.8 Previous Filing #: | | UU4788 - Pollution Policy page 8.pdf |
| Withdrawn | Higher Limits - Emergency Cleanup Costs | 0010 | 1-99 | Endorsement/Amendment/Conditions | Withdrawn Replaced Form #: Previous Filing #: | | |

POLLUTION LIABILITY POLICY

ENDORSEMENTS APPLICABLE

In consideration of the premium for this policy, each of the following endorsements apply when the number of the endorsement is shown in the declarations. Unless stated otherwise in an endorsement, each endorsement applies separately.

**ENDORSEMENT NO. 1
EMERGENCY CLEAN UP COSTS
(PREMISES OF OTHERS)**

This policy is extended to reimburse the INSURED for any reasonable and necessary CLEAN UP COSTS incurred by the INSURED during the policy period, to prevent or curtail the imminent and substantial danger of INJURY or ENVIRONMENTAL DAMAGE arising out of a POLLUTION INCIDENT.

The INSURED must advise US promptly in the event of the POLLUTION INCIDENT and WE will grant OUR written consent to incur these CLEAN UP COSTS. Such consent cannot be withheld without reasonable cause. If the POLLUTION INCIDENT creates an emergency situation, YOU may undertake the prevention or curtailment before YOU advise US; YOU still must advise US promptly.

THE MOST WE WILL PAY provision of this policy is changed to include any incurred emergency CLEAN UP COSTS, inclusive in both the "Each POLLUTION INCIDENT" limit and the "Aggregate" limit shown in the declarations.

This endorsement does not apply during the EXTENDED REPORTING PERIOD.

**ENDORSEMENT NO. 2
EMERGENCY CLEAN UP COSTS
(YOUR LOCATION)**

This policy is extended to reimburse YOU for any reasonable and necessary CLEAN UP COSTS incurred by YOU, during the policy period, to remove or neutralize POLLUTANTS at a LOCATION. Such CLEAN UP COSTS must be incurred to prevent or curtail the imminent and substantial danger of INJURY or ENVIRONMENTAL DAMAGE arising out of a POLLUTION INCIDENT.

Part (2) of Exclusion (k) and Part (2) of Exclusion (l) do not apply to the coverage afforded by this endorsement.

YOU must advise US promptly in the event of the POLLUTION INCIDENT and WE will grant OUR written consent to incur these CLEAN UP COSTS. Such consent cannot be withheld without reasonable cause. If the POLLUTION INCIDENT creates an emergency situation, YOU may undertake the prevention or curtailment before YOU advise US; YOU still must advise US promptly.

With respect to the coverage afforded by this endorsement only, THE MOST WE WILL PAY provision of this policy is changed to read:

THE MOST WE WILL PAY--The most WE will pay for CLEAN UP COSTS incurred during the policy period is \$100,000 each POLLUTION INCIDENT and \$100,000 Aggregate. These limits apply regardless of the number of LOCATIONS insured by this policy. These limits are part of and not in addition to the limits shown for INJURY.

This endorsement does not apply during the EXTENDED REPORTING PERIOD.

| | | | |
|---------------------------------|--|-------------------------------|----------------------|
| <i>SERFF Tracking Number:</i> | <i>ZURC-125650996</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Universal Underwriters Insurance Company</i> | <i>State Tracking Number:</i> | <i>EFT \$50</i> |
| <i>Company Tracking Number:</i> | <i>CW GL 26102</i> | | |
| <i>TOI:</i> | <i>17.1 Other Liability - Claims Made Only</i> | <i>Sub-TOI:</i> | <i>17.1022 Other</i> |
| <i>Product Name:</i> | <i>Pollution Liability Policy - Revision</i> | | |
| <i>Project Name/Number:</i> | <i>CW GL 26102 - Pollution Liability Policy - Revision/CW GL 26102</i> | | |

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ZURC-125650996 State: Arkansas
Filing Company: Universal Underwriters Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: CW GL 26102
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1022 Other
Product Name: Pollution Liability Policy - Revision
Project Name/Number: CW GL 26102 - Pollution Liability Policy - Revision/CW GL 26102

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 05/28/2008

Comments:

Attachment:

NAIC transmittal.pdf

Satisfied -Name: Explanatory memorandum and
copy of original page 8 **Review Status:** Approved 05/28/2008

Comments:

Attachments:

explanatory memo.pdf

pollution page 8 edition 12 90.pdf

Property & Casualty Transmittal Document

| | | |
|---|---|--|
| 1. Reserved for Insurance Dept. Use Only | 2. Insurance Department Use only | |
| | a. Date the filing is received: | |
| | b. Analyst: | |
| | c. Disposition: | |
| | d. Date of disposition of the filing: | |
| | e. Effective date of filing: | |
| | New Business | |
| | Renewal Business | |
| | f. State Filing #: | |
| | g. SERFF Filing #: | |
| h. Subject Codes | | |

| | |
|----------------------|---------------------|
| 3. Group Name | Group NAIC # |
| Zurich North America | 212 |

| | | | | |
|--|-----------------|---------------|---------------|----------------|
| 4. Company Name(s) | Domicile | NAIC # | FEIN # | State # |
| Universal Underwriters Insurance Company | KS | 41181 | 43-1249228 | |

| | |
|-----------------------------------|-------------|
| 5. Company Tracking Number | CW GL 26102 |
|-----------------------------------|-------------|

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

| 6. | Name and address | Title | Telephone #s | FAX # | e-mail |
|-----------|---|-----------------------------|---------------------------|--------------|-------------------------|
| | Patricia E. Chudik Regulatory Services Analyst Zurich North America 1400 American Lane Schaumburg, Illinois 60196 | Regulatory Services Analyst | 847 605-7714 | 847 605-7768 | pat.chudik@zurichna.com |
| | | | | | |
| 7. | Signature of authorized filer | | <i>Patricia E. Chudik</i> | | |
| 8. | Please print name of authorized filer | | Patricia E. Chudik | | |

Filing information (see General Instructions for descriptions of these fields)

| | |
|---|--|
| 9. Type of Insurance (TOI) | 17.1000 |
| 10. Sub-Type of Insurance (Sub-TOI) | 17.1022 |
| 11. State Specific Product code(s)(if applicable)[See State Specific Requirements] | |
| 12. Company Program Title (Marketing title) | Pollution Liability Policy |
| 13. Filing Type | <input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description) |
| 14. Effective Date(s) Requested | New: 08-02-2008 Renewal: 09-01-2008 |
| 15. Reference Filing? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 16. Reference Organization (if applicable) | NA |
| 17. Reference Organization # & Title | NA |
| 18. Company's Date of Filing | 05-19-2008 |
| 19. Status of filing in domicile | <input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved |

Property & Casualty Transmittal Document—

| | | |
|-----|--|-------------|
| 20. | This filing transmittal is part of Company Tracking # | CW GL 26102 |
| 21. | Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text] | |

We wish to submit a revised Page 8 of our Pollution Liability Policy. We have revised the limit from \$25,000 to \$100,000 for Endorsement No. 2 - Emergency Cleanup Costs (Your Location) under The Most We Will Pay.

At this time, we also wish to withdraw Endorsement No. 0010 - Higher Limits - Emergency Cleanup Costs (Your Location) (Edition 1-99). The change to Endorsement 2 on page 8 of the Pollution Liability Policy eliminates the need for Endorsement No. 0010.

| | |
|---|---|
| 22. | Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below] |
| <p>Check #: EFT Amount: \$50.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p> | |

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

| | | |
|-----------|--|-------------|
| 1. | This filing transmittal is part of Company Tracking # | CW GL 26102 |
|-----------|--|-------------|

| | | |
|-----------|---|----|
| 2. | This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable) | NA |
|-----------|---|----|

| 3. | Form Name /Description/Synopsis | Form # Include edition date | Replacement Or withdrawn? | If replacement, give form # it replaces | Previous state filing number, if required by state |
|-----------|--|--|---|--|---|
| 01 | Pollution Liability Policy | UU4788 6-2007 | <input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn | UU4788 1-90, p. 8 | |
| 02 | Higher Limits – Emergency Clean Up Costs | 0010 1-99 | <input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn | | |
| 03 | | | <input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn | | |
| 04 | | | <input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn | | |
| 05 | | | <input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn | | |
| 06 | | | <input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn | | |
| 07 | | | <input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn | | |
| 08 | | | <input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn | | |
| 09 | | | <input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn | | |
| 10 | | | <input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn | | |

PC FFS-1

Explanatory Memo

We wish to submit a revised Page 8 of our Pollution Liability Policy.

We have revised the limit from \$25,000 to \$100,000 for Endorsement No. 2 - Emergency Cleanup Costs (Your Location) under The Most We Will Pay.

At this time, we also wish to withdraw Endorsement No. 0010 - Higher Limits - Emergency Cleanup Costs (Your Location) (Edition 1-99).

The change to Endorsement 2 on page 8 of the Pollution Liability Policy eliminates the need for Endorsement No. 0010.

ENDORSEMENTS APPLICABLE

In consideration of the premium for this policy, each of the following endorsements apply when the number of the endorsement is shown in the declarations. Unless stated otherwise in an endorsement, each endorsement applies separately.

ENDORSEMENT NO. 1
EMERGENCY CLEAN UP COSTS
(PREMISES OF OTHERS)

This policy is extended to reimburse the INSURED for any reasonable and necessary CLEAN UP COSTS incurred by the INSURED during the policy period, to prevent or curtail the imminent and substantial danger of INJURY or ENVIRONMENTAL DAMAGE arising out of a POLLUTION INCIDENT.

The INSURED must advise US promptly in the event of the POLLUTION INCIDENT and WE will grant OUR written consent to incur these CLEAN UP COSTS. Such consent cannot be withheld without reasonable cause. If the POLLUTION INCIDENT creates an emergency situation, YOU may undertake the prevention or curtailment before YOU advise US; YOU still must advise US promptly.

THE MOST WE WILL PAY provision of this policy is changed to include any incurred emergency CLEAN UP COSTS, inclusive in both the "Each POLLUTION INCIDENT" limit and the "Aggregate" limit shown in the declarations.

This endorsement does not apply during the EXTENDED REPORTING PERIOD.

ENDORSEMENT NO. 2
EMERGENCY CLEAN UP COSTS
(YOUR LOCATION)

This policy is extended to reimburse YOU for any reasonable and necessary CLEAN UP COSTS incurred by YOU, during the policy period, to remove or neutralize POLLUTANTS at a LOCATION. Such CLEAN UP COSTS must be incurred to prevent or curtail the imminent and substantial danger of INJURY or ENVIRONMENTAL DAMAGE arising out of a POLLUTION INCIDENT.

Part (2) of Exclusion (l) and Part (2) of Exclusion (k) do not apply to the coverage afforded by this endorsement.

YOU must advise US promptly in the event of the POLLUTION INCIDENT and WE will grant OUR written consent to incur these CLEAN UP COSTS. Such consent cannot be withheld without reasonable cause. If the POLLUTION INCIDENT creates an emergency situation, YOU may undertake the prevention or curtailment before YOU advise US; YOU still must advise US promptly.

With respect to the coverage afforded by this endorsement only, THE MOST WE WILL PAY provision of this policy is changed to read:

THE MOST WE WILL PAY — The most WE will pay for CLEAN UP COSTS incurred during the policy period is \$25,000 each POLLUTION INCIDENT and \$25,000 Aggregate. These limits apply regardless of the number of LOCATIONS insured by this policy. These limits are part of and not in addition to the limits shown for INJURY.

This endorsement does not apply during the EXTENDED REPORTING PERIOD.